

**Information to identify the case:**

Debtor 1	<u>Walter E. Nixon</u>	Social Security number or ITIN	xxx-xx-6872
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-12056-MEH		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter E. Nixon

5/30/25

**By the court:** Mark Edward Hall  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Walter E. Nixon  
Debtor

Case No. 18-12056-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: May 30, 2025

Form ID: 3180W

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2025:

Recip ID	Recipient Name and Address
db	+ Walter E. Nixon, 57 Center Street, Metuchen, NJ 08840-1879
cr	+ Franklin Square Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
517657857	+ Franklin Square Condo Association, Access Property Management, 4 Walter E. Foran Blvd., Suite 311, Flemington, NJ 08822-4668
517334821	+ Franklin Square Condominium Assoc, Access Property Management, 4 Walter E. Foran Blvd., Suite 311, Flemington, NJ 08822-4668
517657858	+ John F Kwasnik, Esq., Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2, Edison NJ 08837-2809
517311868	+ Real Time Resolutions, 4909 Savarese Cir, Tampa, FL 33634-2413
517334504	SPECIALIZED LOAN SERVICING LLC, PO BOX 105219, ATLANTA, GA 30348-5219
517334503	+ Sanford J. Becker, Esq., PLUES E, BECKER & SALTZMAN, LLC, 20000 Horizon Wny, Suite 900, Mt. Laurel,NJ 08054-4318
517434199	Verizon, 4525 N Santa Fe Ave., Oklahoma City, OK 73118

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 30 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	May 30 2025 20:52:00	Specialized Loan Servicing LLC, c/o Bonial & Associates, P.C., 14841 Dallas Parkway, Dallas, TX 75254-7685
517403031	Email/PDF: bncnotices@becket-lee.com	May 30 2025 21:03:00	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517311850	+ Email/PDF: bncnotices@becket-lee.com	May 30 2025 21:04:06	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517311849	+ Email/PDF: bncnotices@becket-lee.com	May 30 2025 21:03:01	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517311852	+ EDI: BANKAMER	May 31 2025 00:40:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
517311851	+ EDI: BANKAMER	May 31 2025 00:40:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517317864	Email/Text: Bankruptcy.RI@Citizensbank.com	May 30 2025 20:51:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
517311865	Email/Text: Bankruptcy.RI@Citizensbank.com	May 30 2025 20:51:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
517311866	Email/Text: Bankruptcy.RI@Citizensbank.com	May 30 2025 20:51:00	RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604
517311853	^ MEBN		

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User: admin

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		May 30 2025 20:49:37	Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080
517311854	+ EDI: CAPITALONE.COM		
		May 31 2025 00:40:00	Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 30253, Salt Lake City, UT 84130-0253
517311856	+ EDI: CITICORP		
		May 31 2025 00:40:00	Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189
517311855	+ EDI: CITICORP		
		May 31 2025 00:40:00	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517311858	+ EDI: JPMORGANCHASE		
		May 31 2025 00:40:00	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517311857	+ EDI: JPMORGANCHASE		
		May 31 2025 00:40:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517311860	+ EDI: CITICORP		
		May 31 2025 00:40:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517311859	+ EDI: CITICORP		
		May 31 2025 00:40:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517311862	+ EDI: CITICORP		
		May 31 2025 00:40:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
517311861	+ EDI: CITICORP		
		May 31 2025 00:40:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
519684661	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 30 2025 20:54:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519684660	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 30 2025 20:54:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517334500	EDI: CITICORP		
		May 31 2025 00:40:00	HOME DEPOT CREDIT SERVICES, PO BOX 9001010, LOUISVILLE, KY 40290-1010
517334501	EDI: IRS.COM		
		May 31 2025 00:40:00	Department of the Treasury, Internal Revenue Service, Stop 6525 {SP CIS},, Kansas City MO 64999-0025
517311863	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		May 30 2025 20:52:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517311864	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		May 30 2025 20:52:00	Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
517311867	+ Email/Text: bkdepartment@rtresolutions.com		
		May 30 2025 20:53:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
517379735	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		May 30 2025 20:52:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517334502	Email/Text: bankruptcy@sunrisecreditservices.com		
		May 30 2025 20:52:00	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
517311869	+ EDI: SYNC		
		May 31 2025 00:40:00	Syncb/electronics Expo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517311870	+ EDI: SYNC		
		May 31 2025 00:40:00	Syncb/electronics Expo, C/o Po Box 965036, Orlando, FL 32896-0001
517311871	+ EDI: SYNC		
		May 31 2025 00:40:00	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517311872	+ EDI: SYNC		
		May 31 2025 00:40:00	Synchrony Bank/PC Richard, C/o Po Box 965036,

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			Orlando, FL 32896-0001
517334499	+ Email/Text: bankruptcydepartment@tsico.com	May 30 2025 20:53:00	TRANSWORLD SYSTEMS INC., 5626 FRANTZ ROAD, DUBLIN, OH 43017-1559
517427295	EDI: AIS.COM	May 31 2025 00:40:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
517311874	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 30 2025 21:03:47	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517311873	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 30 2025 21:14:16	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517361552	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 30 2025 21:03:46	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4927
517409372	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 30 2025 21:02:33	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517311876	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	May 30 2025 21:02:39	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517311875	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	May 30 2025 21:03:55	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517311877	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 30 2025 21:02:33	Wf Pl, Po Box 94435, Albuquerque, NM 87199-4435

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517663221		MTA Bridges and Tunnels
517663222		Optimum
517725399	*+	Franklin Square Condo Association, Access Property Management, 4 Walter E. Foran Blvd., Suite 311, Flemington, NJ 08822-4668
517334824	*+	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
517334822	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P. O. Box 6525, Kansas City, MO 64999
517376563	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517725400	*+	John F Kwasnik, Esq., Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2, Edison NJ 08837-2809
517663218	*+	John F Kwasnik, Esq., Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2, Edison, NJ 08837-2809
517334825	*+	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
517334823	*+	Transworld Systems, Inc., 5626 Frantz Road, Dublin, OH 43017-1559

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Cory Francis Woerner	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Andrew Kutschman, III	on behalf of Creditor Franklin Square Condominium Association Inc. jkutschman@cutolobarros.com, ecourts@cutolobarros.com
Laura M. Egerman	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac SLST 2022-1 Participation Interest Trust laura.egerman@mccalla.com, mcallaecf@ecf.courtdrive.com
Linwood A. Jones	on behalf of Debtor Walter E. Nixon linwoodjonesesq@gmail.com jones.linwooda.r102478@notify.bestcase.com
Peter Adel Lawrence, I	on behalf of Creditor SELECT PORTFOLIO SERVICING INC., AS SERVICER FOR FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SLST 2022-1 PARTICIPATION INTEREST TRUST plawrence244@gmail.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 bankruptcy@fskslaw.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12